

# EXHIBIT A

**CLS Mortgage, Inc.**  
**920 N. Argonne**  
**Spokane, WA 99212**

**Ph# 509-928-6545**

**Fax# 509-928-6768**

**\*Exhibit A**

**Max Loan Amount:** \$11,000,000 (Can be increased based on values)

**Interest Rate:** 18%

**Subordinate Debt:** Yes, anticipated to total approx. \$20 million, subject to court approval and verification.

**Term/Amortization:** 36 months Interest Only with 24 month lockout on payoff.

**Origination Fees:** 5%.

**Broker Fee:** TBD (Broker fee agreement required)

**Exit Fee:** None.

**Funding Fee:** 1%

**Escrow Set Up:** \$500 Payable at closing

**Payment:** Monthly

**Security:** 1<sup>st</sup> TD property known as the Kentuckiana Medical Center located in Clarksville, Indiana.

**Reserves:** Borrowers and/or guarantors to provide \$1.76 million in reserves for interest.

**Borrower:** Kentuckiana Medical Center Real Estate Investors, LLC

**Guarantor:** Kentuckiana Medical Center, LLC

**Personal Guarantor(s):** Chris Stavens, Eli Hailal, Jeff Campbell, George Alcorn, Denis Raleigh, Mio Stikovak, John Rumisek, Julio Melo, Robert Karman, Charles Oates, Eugene Giles, Jr., Lawrence Rouben, John McConnell, Sean Glisson, Renato Larocca, Alex Digenis, Samer Hussein, David Berry, Thomas Eckert, John Haetgan, Brian Thornton, Abdul Burdi, S. Razza Kaqhi, David Britt, Amy Henderson, Brian Paradowski, Keith Carter, Leslie Strouse Mattingly, Zaka Rahman, A. Sharma, M. Chamberlin, W. Shaikun, and Zaka Kahn.

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**Initial Items Need To Continue Loan Process:**

1. Written order from Court allowing the subject loan in 1<sup>st</sup> TD position and all other debt subordinated to subject loan.
2. 2008, 2009 tax returns on all guarantors ( 2010 if available or extension filings)
3. LLC tax returns for past three years and current financial statement.
4. Exit Strategy in writing from borrower.
5. Copies of court documents on Bankruptcy filing
6. Operating statements, rent rolls and required explanations.
7. Property history
8. Property valuation (current, if available)
9. Verification of personal assets (bank statements on borrower and all guarantors)
10. Notification of any environmental hazards on collateral property.